I claim

<1. A method of obtaining a bond comprising

providing information on a contractor that is required by a surety over a computer network;

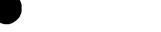
providing owner/obligee information concerning a bond over said computer network;

selecting a surety to provide the bond and presenting the identity of the surety over said computer network;

selecting the type of bond required;

requesting approval of the bond over said computer network and; obtaining a decision on the bond request over said computer network.

- 2. The method according to claim 1 wherein the contractor is provided with an authorization code that may be presented at a bid letting along with a contractor's bid, said authorization code permitting an owner/obligee to view an approved bond through said computer network.
 - 3. The method according to claim 1 wherein the bond is a surety bond.
 - 4. The method according to claim 1 wherein the bond is a bid bond.
 - 5. The method according to claim 1 wherein the bond is a contract bond.
 - 6. The method according to claim 1 wherein the bond is a court bond.
- 7. The method according to claim 1 wherein the bond is a subdivision bond.
- 8. The method according to claim 1 wherein the bond is a performance bond.



- 9. The method according to claim 1 wherein the bond is a customs bonds.
- 10. The method according to claim 1 wherein the bond is a notary bond.
- 11 The method according to claim 1 wherein the bond is a liquor license bond.
 - 12. The method according to claim 1 wherein the bond is a license bond.
 - 13. The method according to claim 1 wherein the bond is a permit bond.
- 14. The method according to claim 1 wherein the bond is a Small Business Administration bond.
 - 15. The method according to claim 1 wherein the bond is a bail bond.
- 16. The method according to claim 1 wherein the bond is a supersedeas bond.
- 17. The method according to claim 1 wherein the network is accessed by a password.
- 18. A method of obtaining information concerning a bond application comprising

accessing a computer network containing information on bonds by providing a password;

providing information on a contractor, owner/obligee or a surety over a computer network;

obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.

19. A system of obtaining a bond over a computer network comprising a means for providing information on a contractor that is required by a

surety over said computer network;

a means for providing owner/obligee information concerning a bond over said computer network;

a means for selecting a surety to provide the bond and presenting the identity of the surety over said computer network;

a means for selecting the type of bond required by the owner/obligee;

a means for requesting approval of the bond over said computer network;

a means for obtaining a decision on the bond request over said computer network.

- 20. The system according to claim 19 wherein the contractor is provided with an authorization code that may be presented at a bid letting along with a contractor's bid, said authorization code permitting an owner/obligee to view an approved bond through said computer network.
 - 21. The system according to claim 19 wherein the bond is a surety bond.
 - 22. The system according to claim 19 wherein the bond is a bid bond.
 - 23. The system according to claim 19 wherein the bond is a contract bond.
 - 24. The system according to claim 19 wherein the bond is a court bond.
- 25. The system according to claim 19 wherein the bond is a subdivision bond.
- 26. The system according to claim 19 wherein the bond is a performance bond.
- 27. The system according to claim 19 wherein the bond is a customs bonds.



- 28. The system according to claim 19 wherein the bond is a notary bond.
- 29. The system according to claim 19 wherein the bond is a liquor license bond.
 - 30. The system according to claim 19 wherein the bond is a license bond.
 - 31. The system according to claim 19 wherein the bond is a permit bond.
- 32. The system according to claim 19 wherein the bond is a Small Business Administration bond.
 - 33. The system according to claim 19 wherein the bond is a bail bond.
- 34. The system according to claim 19 wherein the bond is a supersedeas bond.
- 35. The system according to claim 19 wherein the network is accessed by a password.
- 36. A system of obtaining information concerning a bond application comprising
- a means for accessing a computer network containing information on bonds by providing a password;
- a means for providing information on a contractor, owner/obligee or a surety over a computer network;
- a means of obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.
 - 31. An apparatus for obtaining a bond comprising
- a web browser running on a client workstation, said workstation being in communication with a web server over a connection

said work station being capable of transmitting information on a contractor that is required by a surety to said server;

said work station being capable of transmitting owner/obligee information concerning a bond to said server;

said work station being capable of transmitting a selection of a surety to provide the bond to said server;

said work station being capable of transmitting selection of the type of bond required by the owner/obligee to said server;

said work station being capable of providing a request for approval of the bond to said server;

said server transmitting a decision on the bond request to said workstation.